

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael William Croutz  
Christen Marie Croutz  
Debtors

Case No. 20-01617-HWV  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Jun 13, 2023

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael William Croutz, Christen Marie Croutz, 18 Victoria Court, Shippensburg, PA 17257-8157

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Michael William Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Christen Marie Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Lauren Marie Moyer	

District/off: 0314-1  
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on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com

Lauren Marie Moyer

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com

Leon P. Haller

lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michelle Ghidotti

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bknotifications@ghidottiberger.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael William Croutz,  
aka Michael W Croutz,

Chapter 7

**Debtor 1**

Case No. 1:20-bk-01617-HWV

Christen Marie Croutz,  
aka Christen M. Croutz, fka Christen Marie Laughman,

**Debtor 2**

Social Security No.:

xxx-xx-7822

xxx-xx-0321

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered.

**IT IS ORDERED THAT:**

**Leon P. Haller**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 7 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: June 13, 2023

fnldec (01/22)